

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
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Number of BHCs in Peer Group	304	302	297	296	292
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.42	3.31	3.37	3.22	3.32
+ Non-interest Income	0.91	0.87	0.92	0.93	0.90
- Overhead Expense	3.06	2.94	3.01	3.19	3.05
- Provision for Losses	0.55	0.96	0.97	1.33	0.83
+ Securities Gains (Losses)	0.03	0.06	0.06	0.03	-0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.01
= Pretax Net Oper Income (TE)	0.86	0.36	0.43	-0.19	0.33
Net Operating Income	0.58	0.20	0.21	-0.33	0.13
Net Income	0.59	0.20	0.21	-0.33	0.13
Net Income (Sub S Adjusted)	0.77	0.54	0.54	0.34	0.31

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.80	5.05	5.03	5.35	6.25
Interest Expense	1.04	1.44	1.33	1.84	2.64
Net Interest Income (TE)	3.74	3.62	3.70	3.50	3.60

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.90	1.16	1.28	1.36	0.70
Earnings Coverage of Net Losses (X)	5.60	4.57	3.93	2.91	5.21
Ln&Ls Allowance/Total Loans & Leases	2.07	2.07	2.09	1.95	1.52
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.56	4.70	4.68	4.37	2.74
30-89 Days Past Due Loans and Leases	0.88	1.10	1.06	1.26	1.28

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	18.11	23.02	20.32	25.56	33.04
Net ST Noncore Funding Dependence	6.53	11.69	9.56	14.78	21.76
Net Loans and Leases/Total Assets	63.58	66.25	64.87	68.28	72.63

CAPITALIZATION:

Tier 1 Leverage Ratio	9.40	8.75	8.96	8.57	8.56
Equity Capital/Total Assets	9.40	8.71	8.81	8.34	8.16
Equity Capital+Minority Int/Total Assets	9.41	8.75	8.85	8.37	8.20
Tier 1 Common Eq Cap / T RWA	11.00	9.48	10.12	8.92	N/A
Net Loans&Ls/Equity Capital (X)	7.02	8.15	7.75	8.84	9.38
Cash Dividends/Net Income	23.62	32.25	31.24	42.35	54.37
Cash Dividends/Net Income (Sub S Adjusted)	16.74	12.79	9.60	11.78	11.06
Retained Earnings/Avg Equity Cap	4.35	-1.23	-1.00	-7.89	-1.78

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.16	0.55	0.25	0.68	1.14
Long-Term Debt/Equity Capital	1.67	1.66	1.57	1.53	1.29
Equity Investment in Subs/Equity Cap	111.30	116.39	113.78	116.01	117.20
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	82.61	78.85	87.52	91.46	99.40

PERCENT OF AVERAGE ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.39	4.63	4.59	4.93	5.78
Less: Interest Expense	0.95	1.31	1.21	1.70	2.44
Equals: Net Interest Income (TE)	3.42	3.31	3.37	3.22	3.32
Plus: Non-Interest Income	0.91	0.87	0.92	0.93	0.90
Equals: Adj Operating Income (TE)	4.39	4.22	4.33	4.20	4.28
Less: Overhead Expense	3.06	2.94	3.01	3.19	3.05
Less: Provision for Loan and Lease Losses	0.55	0.96	0.97	1.33	0.83
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.06	0.06	0.03	-0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	0.86	0.36	0.43	-0.19	0.33
Less: Applicable Income Taxes (TE)	0.27	0.17	0.24	0.09	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.58	0.20	0.21	-0.33	0.13
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.59	0.20	0.21	-0.33	0.13
Memo: Net Income (Last Four Qtrs)	0.44	-0.13	0.20	-0.33	0.12
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.83	91.91	91.62	92.47	92.63
Avg Int-Bearing Funds / Avg Assets	77.87	80.09	79.10	80.34	81.06
Int Income (TE) / Avg Earning Assets	4.80	5.05	5.03	5.35	6.25
Int Expense / Avg Earning Assets	1.04	1.44	1.33	1.84	2.64
Net Int Inc (TE) / Avg Earn Assets	3.74	3.62	3.70	3.50	3.60
YIELD OR COST:					
Total Loans and Leases (TE)	5.64	5.71	5.78	5.79	6.58
Interest-Bearing Bank Balances	0.29	0.35	0.34	0.49	2.61
Fed Funds Sold & Reverse Repos	0.19	0.17	0.20	0.21	2.07
Trading Assets	0.99	1.21	1.20	2.04	3.49
Total Earning Assets	4.71	4.97	4.94	5.27	6.17
Investment Securities (TE)	3.27	3.90	3.66	4.54	5.10
U. S. Treasury & Agency Sec (excl MBS)	2.05	2.61	2.38	3.29	5.08
Mortgage-Backed Securities	3.26	4.10	3.71	4.62	4.85
All Other Securities	5.15	5.53	5.39	5.88	6.55
Interest-Bearing Deposits	0.99	1.37	1.27	1.87	2.82
Time Deposits of \$100K or More	1.54	1.97	1.85	2.71	3.90
Time Deposits < \$100K	1.70	2.22	2.08	2.88	3.87
Other Domestic Deposits	0.51	0.71	0.66	0.90	1.58
Foreign Deposits	1.41	1.21	1.07	1.04	2.47
Fed Funds Purchased and Repos	0.89	1.01	0.85	1.08	2.31
Other Borrowed Funds & Trading Liab	3.14	3.37	3.26	3.28	3.67
All Interest-Bearing Funds	1.22	1.63	1.52	2.11	3.01

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	34	33	67	66	65
Avg Assets per Employee (\$000)	4,628	4,721	4,658	4,708	4,461
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.24	1.86	1.72	1.56	1.97
Overhead Exp / NII + Non-Int Income	71.01	71.81	71.54	78.32	72.10
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.06	2.94	3.01	3.19	3.05
Personnel Expense	1.55	1.47	1.48	1.47	1.54
Net Occupancy Expense	0.39	0.39	0.39	0.40	0.42
Other Operating Expenses	1.09	1.07	1.12	1.26	1.03
Overhead Less Non-Interest Income	2.10	2.05	2.04	2.18	2.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.79	70.62	70.29	76.97	70.93
Personnel Expense	35.66	35.30	34.59	35.50	36.28
Net Occupancy Expense	9.05	9.36	9.08	9.71	9.84
Other Operating Expenses	24.88	25.84	26.47	31.14	23.88
Total Non-Interest Income	20.22	19.73	20.36	21.30	20.42
Fiduciary Activities Income	1.68	1.52	1.39	1.38	1.43
Serv Charges on Deposit Accts - Domestic	6.31	7.11	7.03	7.47	7.86
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.72	0.63	0.61	0.54	0.65
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.31	0.24	0.30	0.28	0.19
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.50	0.52	0.56	0.58	0.61
Net Gain (Loss) - Sales Loans, OREO, Oth	0.22	-0.09	-0.05	0.98	0.76
Other Non-Interest Income	7.91	7.23	8.05	7.28	6.47
Overhead Less Non-Interest Income	49.20	50.12	49.26	55.46	50.02
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.28	18.73	18.76	13.98	16.14
Appl Inc Tax+TE/Pretax NOI+TE	29.15	29.93	28.78	31.09	31.39

PERCENT OF TOTAL ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	49.40	52.07	50.81	53.67	56.71
Commercial and Industrial Loans	9.06	9.16	8.97	9.38	10.26
Loans to Individuals	2.04	2.27	2.13	2.41	2.69
Loans to Depository Institutions	0.00	0.01	0.00	0.01	0.00
Agricultural Loans	0.69	0.67	0.71	0.70	0.70
Other Loans and Leases	1.05	1.03	1.07	1.11	1.08
Net Loans and Leases	63.58	66.25	64.87	68.28	72.63
Debt Securities Over 1 Year	18.52	16.16	17.55	15.18	13.64
Mutual Funds and Equity Securities	0.09	0.07	0.08	0.07	0.11
Subtotal	83.14	83.24	83.35	84.27	86.95
Interest-Bearing Bank Balances	4.71	4.62	4.66	3.79	0.86
Federal Funds Sold & Reverse Repos	0.23	0.30	0.27	0.34	0.49
Debt Securities 1 Year or Less	1.53	1.57	1.57	1.48	1.73
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.77	90.79	90.97	90.71	91.04
Non-Int Cash and Due From Dep Inst	1.67	1.59	1.38	1.68	2.00
Other Real Estate Owned	0.91	0.84	0.87	0.74	0.43
All Other Assets	7.45	7.53	7.54	7.49	6.79

MEMORANDA:

Short-Term Investments	7.15	7.12	7.21	6.13	3.72
U. S. Treasury Securities	0.15	0.14	0.22	0.08	0.04
U. S. Agency Securities (excl MBS)	3.85	4.40	3.89	3.28	2.82
Municipal Securities	3.37	2.93	3.23	2.88	2.33
Mortgage-Backed Securities	10.65	8.92	9.90	8.95	8.50
Asset-Backed Securities	0.04	0.04	0.04	0.04	0.01
Other Debt Securities	0.29	0.23	0.30	0.21	0.29
RE Loans Secured by 1-4 Family	15.57	16.06	15.90	16.17	15.88
Revolving	3.16	3.16	3.23	3.16	2.95
Closed-End, Sec by First Liens	11.05	11.40	11.29	11.39	11.16
Closed-End, Sec by Junior Liens	0.98	1.08	1.02	1.16	1.29
Commercial Real Estate Loans	30.72	32.94	31.78	34.50	37.61
Construction and Land Dev	5.37	7.29	6.22	8.83	12.37
Multifamily	2.24	2.15	2.23	2.16	2.04
Nonfarm Nonresidential	22.28	22.45	22.47	22.58	21.78
RE Loans Secured by Farmland	1.29	1.23	1.29	1.22	1.18
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.91	77.42	77.38	77.43	77.20
RE Loans Secured by 1-4 Family	24.49	24.20	24.46	23.60	22.01
Revolving	4.93	4.69	4.93	4.58	4.04
Closed-End	19.12	19.08	19.14	18.62	17.58
Commercial Real Estate Loans	47.68	48.81	48.30	49.56	50.86
Construction and Land Dev	8.30	10.80	9.46	12.55	16.60
Multifamily	3.42	3.16	3.34	3.07	2.74
Nonfarm Nonresidential	34.63	33.32	34.16	32.54	29.63
RE Loans Secured by Farmland	2.06	1.87	2.04	1.81	1.63
Loans to Depository Institutions	0.01	0.01	0.01	0.01	0.00
Commercial and Industrial Loans	14.07	13.73	13.66	13.63	13.98
Loans to Individuals	3.27	3.49	3.38	3.57	3.78
Credit Card Loans	0.05	0.04	0.05	0.05	0.05
Agricultural Loans	1.12	1.01	1.12	1.04	0.95
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.65	1.59	1.67	1.64	1.54

PERCENT OF TOTAL ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	7.15	7.12	7.21	6.13	3.72
Liquid Assets	23.26	21.31	22.13	19.34	15.86
Investment Securities	20.82	18.45	19.94	17.28	16.01
Net Loans and Leases	63.58	66.25	64.87	68.28	72.63
Net Lns, Ls & Stdby Ltrs of Credit	64.23	66.96	65.55	69.02	73.47
Core Deposits	65.36	62.05	63.98	60.95	56.17
Noncore Funding	22.68	26.68	24.67	28.12	32.89
Time Deposits of \$100K or More	13.71	15.30	14.57	15.13	14.45
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.87	1.94	1.87	2.13	2.66
Net Fed Funds Purchased (Sold)	1.69	1.67	1.64	1.88	2.25
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.82	1.38	1.03	1.81	3.20
Earning Assets Repr in 1 Year	32.46	34.22	33.17	34.31	38.24
Int-Bearing Liab Repr in 1 Year	26.99	30.61	28.38	31.74	34.72
Long-Term Debt Repr in 1 Year	0.25	0.40	0.30	0.44	0.51
Net Assets Repriceable in 1 Year	5.07	2.97	4.31	1.85	2.54
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.11	23.02	20.32	25.56	33.04
Net ST Noncore Funding Dependence	6.53	11.69	9.56	14.78	21.76
Short-Term Inv/ST Noncore Funding	72.22	44.67	51.86	35.64	18.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.18	5.72	9.19	1.07	-8.05
Net Loans and Leases/Total Deposits	78.14	82.20	79.77	85.63	94.73
Net Loans and Leases/Core Deposits	98.77	108.71	103.04	114.36	134.13
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.60	0.57	0.21	0.32	0.03
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.40	3.55	0.84	1.50	-0.07
Struct Notes Appr(Depr)/T1 Cap	0.05	0.14	-0.10	-0.05	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.26	5.27	5.61	5.21	6.44
Available-For-Sale Securities	94.74	94.73	94.39	94.79	93.56
U. S. Treasury Securities	0.92	1.15	1.42	0.67	0.29
U. S. Agency Securities (excl MBS)	20.71	25.32	21.14	20.71	20.32
Municipal Securities	16.89	16.80	17.29	17.84	14.91
Mortgage-Backed Securities	50.42	47.67	49.22	50.74	52.76
Asset-Backed Securities	0.19	0.19	0.19	0.24	0.08
Other Debt Securities	1.46	1.30	1.51	1.33	1.87
Mutual Funds and Equity Securities	0.46	0.48	0.44	0.47	0.76
Debt Securities 1 Year or Less	8.53	9.88	9.44	9.59	11.51
Debt Securities 1 To 5 Years	29.18	29.86	28.37	28.74	27.08
Debt Securities Over 5 Years	57.97	56.00	58.21	57.61	57.00
Pledged Securities	51.97	55.61	52.99	58.56	66.81
Structured Notes, Fair Value	3.53	4.08	3.71	2.75	0.72

ANALYSIS RATIOS

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.55	0.96	0.97	1.33	0.83
Provision for Ln&Ls Losses/Avg Lns&Ls	0.85	1.40	1.45	1.86	1.12
Provision for Ln&Ls Losses/Net Losses	125.81	157.86	133.65	153.10	196.55
Ln&Ls Allowance/Total Loans & Leases	2.07	2.07	2.09	1.95	1.52
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.34	3.44	2.80	2.52	4.41
ALL/Nonaccrual Assets	96.34	84.88	94.27	88.54	113.55
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	89.90	78.97	86.20	80.32	99.32
Gross Ln&Ls Losses/Avg Loans & Leases	1.05	1.27	1.39	1.44	0.76
Recoveries/Avg Loans and Leases	0.12	0.09	0.10	0.07	0.05
Net Losses/Avg Loans and Leases	0.90	1.16	1.28	1.36	0.70
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	5.27	4.45	10.11	14.92	25.43
Earnings Coverage of Net Losses (X)	5.60	4.57	3.93	2.91	5.21

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.90	1.10	1.27	1.28	0.56
RE Loans Secured By 1-4 Family	0.72	0.72	0.80	0.81	0.32
Revolving	0.54	0.48	0.58	0.55	0.28
Closed-End	0.71	0.76	0.87	0.86	0.31
Commercial Real Estate Loans	0.99	1.27	1.54	1.53	0.62
Construction and Land Dev	2.61	3.43	4.33	3.81	1.41
Multifamily	0.32	0.50	0.62	0.51	0.15
Nonfarm Nonresidential	0.60	0.55	0.67	0.46	0.15
RE Loans Secured by Farmland	0.03	0.14	0.23	0.15	0.03
Commercial and Industrial Loans	0.94	1.42	1.56	1.80	0.92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.15	1.42	1.57	1.77	1.48
Credit Card Loans	2.33	2.55	2.50	3.14	2.40
Agricultural Loans	0.01	0.12	0.12	0.10	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.78	1.25	1.30	2.12	1.05

PERCENT OF LOANS AND LEASES

06/30/2011

06/30/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

0.88

1.10

1.06

1.26

1.28

90+ Days PD Loans and Leases

0.09

0.10

0.08

0.12

0.13

Nonaccrual Loans and Leases

3.13

3.44

3.38

3.31

2.22

90+ Days PD and Nonaccrual Loans and Leases

3.43

3.68

3.59

3.50

2.41

30-89 Days PD Restructured

0.03

0.03

0.02

0.02

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.52

0.34

0.45

0.25

0.04

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.88

1.10

1.06

1.26

1.28

90+ Days Past Due Assets

0.09

0.10

0.08

0.12

0.13

Nonaccrual Assets

3.16

3.46

3.40

3.33

2.23

30+ Days PD & Nonaccrual Assets

4.43

4.85

4.74

4.83

3.77

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.25

2.49

2.37

2.45

1.80

90+ PD & Nonaccrual Assets + OREO

3.21

3.42

3.29

3.24

2.26

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.72

3.87

3.88

3.62

2.21

Allowance for Loan & Lease Losses

258.60

253.79

257.78

247.06

179.38

Equity Cap + ALLL

34.19

39.35

38.09

39.73

24.51

Tier 1 Cap + ALLL

34.64

39.56

38.01

38.62

23.91

Loans & Leases + RE Acquired

5.64

5.60

5.73

5.11

2.95

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	0.89	1.12	1.09	1.28	1.30
- 90+ Days Past Due	0.09	0.11	0.07	0.12	0.13
- Nonaccrual	3.57	3.91	3.86	3.78	2.48
Coml & Indl - 30-89 Days PD	0.70	0.92	0.74	0.92	0.94
- 90+ Days Past Due	0.07	0.06	0.05	0.07	0.07
- Nonaccrual	1.88	2.10	2.04	1.84	1.24
Individuals - 30-89 Days PD	0.98	1.18	1.21	1.36	1.46
- 90+ Days Past Due	0.05	0.06	0.05	0.07	0.08
- Nonaccrual	0.43	0.40	0.44	0.37	0.33
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	7.41	0.00	0.00
Agricultural - 30-89 Days PD	0.12	0.13	0.15	0.23	0.18
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.00
- Nonaccrual	0.26	0.26	0.23	0.32	0.07
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.20	0.36	0.32	0.51	0.66
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.02
- Nonaccrual	0.28	0.48	0.38	0.30	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.04	1.09	1.35	1.39	1.37
- 90+ Days Past Due	0.08	0.09	0.09	0.11	0.10
- Nonaccrual	2.56	2.32	2.48	2.16	1.28
Revolving - 30-89 Days PD	0.47	0.54	0.53	0.60	0.49
- 90+ Days Past Due	0.02	0.03	0.02	0.02	0.03
- Nonaccrual	0.96	0.76	0.93	0.59	0.38
Closed-End - 30-89 Days PD	1.17	1.22	1.53	1.55	1.59
- 90+ Days Past Due	0.10	0.10	0.10	0.13	0.11
- Nonaccrual	3.02	2.78	2.94	2.67	1.51
- Jr Lien 30-89 Days PD	0.09	0.10	0.12	0.12	0.12
- Jr Lien 90+ Days PD	0.01	0.01	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.21	0.23	0.23	0.21	0.11
Commercial RE - 30-89 Days PD	0.82	1.11	0.95	1.19	1.26
- 90+ Days Past Due	0.08	0.10	0.05	0.11	0.12
- Nonaccrual	4.20	4.72	4.59	4.52	2.98
Const & Dev - 30-89 Days PD	0.88	1.23	1.12	1.53	1.75
- 90+ Days Past Due	0.13	0.09	0.06	0.11	0.13
- Nonaccrual	10.76	11.79	11.55	10.88	5.71
Multi family - 30-89 Days PD	0.35	0.54	0.46	0.70	0.48
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	2.10	1.79	2.22	1.77	1.20
Nonfarm Nres- 30-89 Days PD	0.69	1.01	0.85	0.97	0.86
- 90+ Days Past Due	0.06	0.09	0.03	0.07	0.08
- Nonaccrual	2.72	2.68	2.84	2.36	1.23
Farmland - 30-89 Days PD	0.36	0.43	0.34	0.39	0.35
- 90+ Days Past Due	0.04	0.02	0.01	0.03	0.01
- Nonaccrual	1.81	1.72	1.99	1.54	0.45
Credit Card - 30-89 Days PD	0.89	1.16	0.93	1.14	1.33
- 90+ Days Past Due	0.16	0.26	0.23	0.37	0.35
- Nonaccrual	0.06	0.04	0.02	0.06	0.04

CAPITAL RATIOS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	9.40	8.75	8.96	8.57	8.56
Tier 1 RBC Ratio	13.57	12.13	12.81	11.51	10.67
Total Risk-Based Capital Ratio	15.15	13.84	14.42	13.13	12.20
Tangible Tier 1 Leverage Ratio	9.34	8.69	8.92	8.52	8.50
Tangible Common Eq Cap/Tan Assets	7.81	7.02	7.12	6.64	6.61
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.75	11.42	11.53	12.07	14.26
Standby Letters of Credit	0.56	0.62	0.58	0.65	0.75
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.25	1.38	1.43	1.08	1.01
Interest Rate Contracts	1.21	1.35	1.39	1.04	0.96
Interest Rate Futures & Forward Contr	0.13	0.18	0.19	0.11	0.15
Written Options Contr (Int Rate)	0.16	0.23	0.19	0.13	0.18
Purchased Options Contr (Int Rate)	0.01	0.01	0.01	0.01	0.00
Interest Rate Swaps	0.47	0.40	0.43	0.37	0.28
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	18.40	17.10	17.78	17.50	20.29

PERCENT OF NOTIONAL AMOUNT	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	99.96	99.97	99.97	99.73	98.29
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	0.00	0.01	0.01	1.68
Futures and Forwards	19.02	20.60	23.02	19.27	26.20
Written Options	27.33	28.87	26.25	30.88	29.93
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	27.33	28.87	26.25	30.56	21.93
Purchased Options	2.54	2.79	3.91	3.36	3.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.53	2.79	3.91	3.36	3.35
Swaps	39.37	36.14	35.84	35.42	35.59
Held for Trading	4.12	3.19	4.17	3.05	2.39
Interest Rate Contracts	4.11	3.75	4.74	3.64	2.39
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	95.88	96.81	95.83	96.95	97.61
Interest Rate Contracts	94.97	95.27	94.60	95.52	82.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	0.00	0.01	0.01	1.68
Deriv Contr (Excl Fut & FX LE 14 Days)	70.01	67.18	69.60	64.47	64.23
One Year or Less	30.63	30.94	33.61	20.86	30.15
Over 1 Year to 5 Years	13.80	12.92	14.12	15.19	21.86
Over 5 Years	12.96	10.53	9.94	10.76	7.56
Gross Negative Fair Value (Abs Val)	1.02	1.23	0.98	0.87	1.29
Gross Positive Fair Value	0.86	1.07	0.98	0.80	1.17
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.01	0.01

INSURANCE ACTIVITIES	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	44.89	26.85	44.70	26.81	35.94
Ins Under Assets(L/H)/Tot Ins Und Ast	55.11	73.15	55.30	73.19	64.06
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.50	0.52	0.56	0.58	0.61
Premium Inc/Ins Activities Revenue	0.00	0.00	0.01	0.16	0.02
Credit Rel Prem Inc/Tot Prem Inc	70.00	77.78	80.00	61.08	66.19
Other Prem Inc/Total Prem Inc	30.00	22.22	20.00	38.92	33.81
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	28.01	11.16	35.22	19.14	15.50
Ins Net Inc (L/H)/Equity (L/H)	-141.15	27.41	19.83	18.05	20.67
Insur Ben, Losses, Exp/Insur Premiums	231.88	26.50	27.98	182.53	168.57
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.98	34.49	20.11	33.48	25.23
Reinsurance Recov(L/H)/Tot Assets(L/H)	14.35	11.11	14.29	11.15	13.26
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.98	10.04	10.01	10.01	10.21
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.41	1.21	1.07	1.04	2.47
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.73	N/A	0.75	0.07	0.31
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-18.43	194.79	-10.88	-47.32	-51.32
Total Selected Assets	-16.63	-23.88	-18.62	-28.05	-35.75
Deposits	-53.84	-21.87	-54.53	5.44	-19.36

PROFITABILITY:	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	6.28	0.61	1.11	-5.78	1.11
Bank Net Inc/Avg Eq Inv in Banks	6.73	1.70	2.46	-4.22	2.48
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.71	1.81	0.54	-0.19	2.98
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.63	1.32	2.25	3.11	4.68
Bank Net Income/Parent Net Income	111.85	103.25	116.05	107.46	124.27
Nonbank Net Income/Parent Net Income	0.69	0.80	0.72	1.56	1.61
Sub BHCs Net Inc/Parent Net Income	85.45	84.34	93.69	105.97	95.47
LEVERAGE:					
Total Liabilities/Equity	17.77	23.50	20.58	24.02	25.61
Total Debt/Equity Capital	2.31	3.00	2.44	3.23	3.23
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.64	19.60	17.29	20.34	21.77
Tot Debt+Lns Guaranteed for Affl/Equity	2.46	3.30	2.76	3.71	3.99
Total Debt/Eq Cap - Exc Over Fair Value	2.34	3.02	2.48	3.26	3.28
Long-Term Debt/Equity Capital	1.67	1.66	1.57	1.53	1.29
Short-Term Debt/Equity Capital	0.16	0.55	0.25	0.68	1.14
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.12	0.16	0.11	0.09	0.16
Long-Term Debt/Consolidated LT Debt	3.46	2.89	3.03	2.23	1.68
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.30	116.39	113.78	116.01	117.20
Total Investment in Subs/Equity	111.88	117.19	114.46	116.98	118.02
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.91	101.33	99.75	100.81	100.35
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.38	102.01	100.33	101.68	101.22
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.47	1.89	1.58	2.18	3.05
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.44	6.32	5.21	9.76	5.89
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	72.36	64.07	72.59	82.61	98.10
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	82.61	78.85	87.52	91.46	99.40
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	93.62	83.07	98.60	98.60	111.59
Pretax Oper Inc + Int Exp/Int Expense	1470.81	763.85	3060.73	1568.57	3325.90
Div + Int From Subs/Int Exp + Div	93.63	76.28	100.85	146.73	171.88
Fees+Other Inc From Subs/Sal + Oth Exp	8.34	8.05	8.06	8.07	8.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	19.06	10.47	12.81	16.11	66.41
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.64	-0.11	0.46	-0.10	-0.71
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	18.02	20.38	18.20	13.10	5.18
Total	19.17	20.38	18.20	13.23	5.18
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.29	0.37	0.34	0.42	0.54
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	75.38	105.13	89.61	119.84	96.98
Dividends Paid/Net Income	23.62	32.18	31.27	42.28	54.32
Net Income - Dividends/Avg Equity	4.35	-1.21	-0.86	-7.88	-1.83

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	80.89	60.90	75.88	103.58	133.86
Dividends From Nonbank Subs	0.62	0.90	0.96	1.91	2.43
Dividends From Subsidiary BHCs	0.00	0.73	1.12	0.50	3.40
Dividends From All Subsidiaries	91.30	74.71	90.14	119.35	169.59

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	22.23	24.61	28.57	53.95	61.49
Interest Income From Bank Subs	0.06	0.19	0.16	0.26	0.37
Mgt & Service Fees From Bank Subs	2.62	3.80	3.43	6.26	7.18
Other Income From Bank Subs	0.03	0.02	0.03	0.02	0.06
Operating Income From Bank Subs	29.30	35.77	38.12	71.21	84.25

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	50.78	55.92	61.94	71.95	78.02
Interest Income From Nonbank Subs	0.00	0.07	0.00	0.49	0.01
Mgt & Serv Fees From Nonbank Subs	0.86	0.80	0.69	3.59	1.27
Other Income From Nonbank Subs	0.00	0.17	0.05	0.00	0.00
Operating Inc From Nonbank Subs	62.09	76.08	76.56	106.04	99.61

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	12.86	20.34	38.83	21.46	31.54
Interest Inc From Subsidiary BHCs	0.02	0.01	0.00	0.27	0.14
Mgt & Serv Fees From Sub BHCs	1.37	0.17	0.01	0.24	0.05
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	17.44	23.47	38.91	22.91	32.70

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	38.05	34.63	42.73	52.12	61.17
Interest Income From Bank Subs	4.82	4.88	5.87	3.32	1.65
Mgt & Serv Fees From Bank Subs	5.52	6.32	5.93	4.42	3.81
Other Income From Bank Subs	0.19	0.11	0.14	0.09	0.09
Operating Income From Bank Subs	65.87	60.65	65.80	72.13	77.03

Dividends From Nonbank Subs	1.90	3.71	2.57	2.75	1.65
Interest Income From Nonbank Subs	0.03	0.82	0.13	0.03	0.05
Mgt & Serv Fees From Nonbank Subs	0.01	0.01	0.00	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.55	8.02	6.50	5.28	3.54

Dividends From Subsidiary BHCs	0.00	0.04	0.76	0.36	1.62
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.01	0.19	1.22	0.74	2.08

Loans and Adv From Subs/ST Debt	878.85	739.01	797.99	684.65	552.32
Loans and Adv From Subs/Total Debt	337.12	438.75	356.62	297.82	322.06

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									304
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.42	2.26	2.65	3.07	3.44	3.76	4.11	4.33	304
+ Non-interest Income	0.91	0.03	0.28	0.56	0.85	1.21	1.71	2.40	304
- Overhead Expense	3.06	1.89	2.08	2.51	2.99	3.51	4.17	4.71	304
- Provision for Losses	0.55	0.00	0.08	0.20	0.46	0.80	1.35	2.04	304
+ Securities Gains (Losses)	0.03	-0.03	-0.01	0.00	0.00	0.05	0.15	0.24	304
+ Other Tax Equiv Adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.03	0.08	304
= Pretax Net Oper Income (TE)	0.85	-1.64	-0.66	0.37	0.96	1.41	1.95	2.35	304
Net Operating Income	0.58	-1.80	-0.55	0.25	0.66	1.01	1.43	1.78	304
Net Income	0.59	-1.80	-0.55	0.25	0.67	1.02	1.43	1.88	304
Net Income (Sub S Adjusted)	0.76	-0.64	0.08	0.45	0.73	1.04	1.35	1.60	51
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.79	3.73	4.17	4.48	4.77	5.13	5.45	5.75	304
Interest Expense	1.04	0.43	0.57	0.75	1.03	1.32	1.53	1.75	304
Net Interest Income (TE)	3.73	2.54	2.95	3.35	3.70	4.16	4.52	4.76	304
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.90	0.00	0.05	0.22	0.61	1.49	2.54	3.46	304
Earnings Coverage of Net Losses (X)	5.59	-2.21	-0.18	0.93	2.74	8.49	20.05	44.57	302
Ln&Ls Allowance/Total Loans & Leases	2.07	0.98	1.15	1.44	1.85	2.55	3.56	4.58	304
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.56	0.58	0.89	1.75	3.43	6.77	12.00	14.93	304
30-89 Days Past Due Loans and Leases	0.87	0.10	0.19	0.40	0.74	1.22	1.98	3.08	304
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	18.11	-10.02	-0.89	10.31	17.20	26.43	35.86	44.35	304
Net ST Noncore Funding Dependence	6.52	-16.77	-9.21	-0.13	6.72	13.67	20.95	24.74	304
Net Loans and Leases/Total Assets	63.58	43.52	49.53	56.56	63.58	70.76	76.46	79.00	304
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.39	5.69	6.68	7.95	9.27	10.52	12.98	15.03	304
Equity Capital/Total Assets	9.39	4.97	6.10	7.84	9.20	10.63	13.53	15.26	304
Equity Capital+Minority Int/Total Assets	9.41	4.97	6.17	7.82	9.20	10.70	13.53	15.26	304
Tier 1 Common Eq Cap / T RWA	11.00	2.57	5.20	8.07	10.88	13.66	17.37	23.46	304
Net Loans&Ls/Equity Capital (X)	7.02	3.24	4.27	5.38	6.88	8.29	10.55	12.06	298
Cash Dividends/Net Income	23.62	0.00	0.00	0.00	22.75	43.31	62.28	78.33	255
Cash Dividends/Net Income (Sub S Adjusted)	16.74	-21.53	-19.74	0.00	0.00	31.99	68.78	104.65	51
Retained Earnings/Avg Equity Cap	4.34	-21.66	-4.53	1.77	5.16	7.79	10.98	15.68	298
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.16	0.00	0.00	0.00	0.00	0.00	1.25	3.04	298
Long-Term Debt/Equity Capital	1.66	0.00	0.00	0.00	0.00	0.39	10.23	21.40	298
Equity Investment in Subs/Equity Cap	111.30	86.10	94.30	99.23	108.60	122.02	139.37	155.66	298
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	82.61	-63.22	-0.90	26.25	91.06	116.31	180.66	297.26	299

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.39	3.38	3.79	4.10	4.40	4.68	4.92	5.18	304
Less: Interest Expense	0.95	0.38	0.52	0.68	0.95	1.18	1.38	1.53	304
Equals: Net Interest Income (TE)	3.42	2.26	2.65	3.07	3.44	3.76	4.11	4.33	304
Plus: Non-Interest Income	0.91	0.03	0.28	0.56	0.85	1.21	1.71	2.40	304
Equals: Adj Operating Income (TE)	4.39	2.79	3.35	3.79	4.32	4.96	5.59	6.12	304
Less: Overhead Expense	3.06	1.89	2.08	2.51	2.99	3.51	4.17	4.71	304
Less: Provision for Loan and Lease Losses	0.55	0.00	0.08	0.20	0.46	0.80	1.35	2.04	304
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Plus: Realized G/L on AFS Sec	0.03	-0.03	-0.00	0.00	0.00	0.05	0.15	0.25	304
Plus: Other Tax Equiv Adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.03	0.08	304
Equals: Pretax Net Oper Inc (TE)	0.85	-1.64	-0.66	0.37	0.96	1.41	1.95	2.35	304
Less: Applicable Income Taxes (TE)	0.26	-0.15	-0.02	0.05	0.24	0.44	0.63	0.80	304
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Equals: Net Operating Income	0.58	-1.80	-0.55	0.25	0.66	1.01	1.43	1.78	304
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Equals: Net Income	0.59	-1.80	-0.55	0.25	0.67	1.02	1.43	1.88	304
Memo: Net Income (Last Four Qtrs)	0.43	-3.56	-1.07	0.12	0.60	1.01	1.43	1.64	299
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.83	83.01	86.40	89.62	92.33	94.17	95.60	96.35	304
Avg Int-Bearing Funds / Avg Assets	77.86	60.95	65.95	72.23	78.90	83.43	86.89	88.87	304
Int Income (TE) / Avg Earning Assets	4.79	3.73	4.17	4.48	4.77	5.13	5.45	5.75	304
Int Expense / Avg Earning Assets	1.04	0.43	0.57	0.75	1.03	1.32	1.53	1.75	304
Net Int Inc (TE) / Avg Earn Assets	3.73	2.54	2.95	3.35	3.70	4.16	4.52	4.76	304
YIELD OR COST:									
Total Loans and Leases (TE)	5.63	4.75	4.99	5.26	5.58	5.93	6.50	6.97	304
Interest-Bearing Bank Balances	0.28	0.00	0.05	0.18	0.25	0.32	0.62	0.95	302
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.05	0.14	0.24	0.48	1.24	194
Trading Assets	0.98	0.00	0.00	0.00	0.00	1.67	4.05	4.26	27
Total Earning Assets	4.70	3.72	4.07	4.40	4.69	5.01	5.35	5.70	304
Investment Securities (TE)	3.27	1.67	2.12	2.74	3.25	3.84	4.43	4.67	304
U. S. Treasury & Agency Sec (excl MBS)	2.04	0.49	0.79	1.40	1.95	2.60	3.52	4.47	285
Mortgage-Backed Securities	3.26	1.76	2.13	2.67	3.09	3.79	5.02	5.39	293
All Other Securities	5.14	2.35	3.32	4.20	5.05	6.03	7.03	8.46	299
Interest-Bearing Deposits	0.98	0.41	0.52	0.73	1.00	1.22	1.45	1.58	304
Time Deposits of \$100K or More	1.54	0.73	0.92	1.18	1.52	1.85	2.20	2.39	303
Time Deposits < \$100K	1.69	0.80	1.05	1.36	1.68	1.99	2.46	2.69	303
Other Domestic Deposits	0.50	0.19	0.21	0.32	0.45	0.68	0.93	1.01	304
Foreign Deposits	1.40	0.00	0.00	0.00	0.20	0.65	3.31	4.59	5
Fed Funds Purchased and Repos	0.89	0.00	0.11	0.23	0.52	1.04	3.22	4.03	259
Other Borrowed Funds & Trading Liab	3.13	0.60	1.45	2.33	3.20	4.01	4.47	5.17	285
All Interest-Bearing Funds	1.21	0.56	0.71	0.95	1.24	1.47	1.69	1.80	304

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	34.48	24.13	26.30	28.70	33.06	39.55	47.42	54.94	304
Avg Assets per Employee (\$000)	4627.60	2718.34	3127.52	3576.53	4312.32	5601.58	7181.30	7862.94	304

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.23	0.00	0.00	0.00	1.00	4.75	7.96	11.53	290
Overhead Exp / NII + Non-Int Income	71.01	48.27	51.72	60.95	69.40	78.65	93.92	118.60	304

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.06	1.89	2.08	2.51	2.99	3.51	4.17	4.71	304
Personnel Expense	1.55	0.91	1.04	1.30	1.54	1.78	2.11	2.49	304
Net Occupancy Expense	0.39	0.19	0.23	0.29	0.38	0.48	0.58	0.64	304
Other Operating Expenses	1.09	0.64	0.70	0.84	1.02	1.27	1.63	2.05	304
Overhead Less Non-Interest Income	2.09	1.07	1.31	1.67	2.02	2.43	3.06	3.59	304

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.78	47.70	50.95	59.88	67.89	77.39	92.72	115.77	304
Personnel Expense	35.65	21.46	24.92	30.80	35.74	39.86	45.73	52.69	304
Net Occupancy Expense	9.04	4.61	5.35	6.87	9.01	10.77	13.37	15.33	304
Other Operating Expenses	24.87	14.69	16.31	19.43	22.97	28.58	40.57	49.97	304
Total Non-Interest Income	20.22	1.05	7.47	13.87	19.80	26.12	35.80	42.55	304
Fiduciary Activities Income	1.68	0.00	0.00	0.00	0.34	2.98	6.34	11.20	304
Serv Charges on Deposit Accts - Domestic	6.30	1.19	2.05	3.76	5.91	8.29	12.06	14.18	304
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	304
Investment Banking Fees & Commissions	0.71	0.00	0.00	0.00	0.43	1.41	2.34	3.68	304
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Net Servicing Fees	0.30	0.00	0.00	0.00	0.01	0.40	1.56	2.50	304
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Insurance Activities Revenue	0.50	0.00	0.00	0.00	0.02	0.32	3.81	6.48	304
Net Gain (Loss) - Sales Loans, OREO, Oth	0.22	-15.58	-5.07	-1.33	0.19	2.04	5.41	7.80	304
Other Non-Interest Income	7.90	2.02	3.17	4.88	6.95	9.92	14.90	26.33	304
Overhead Less Non-Interest Income	49.19	23.14	28.61	37.41	46.96	57.66	76.70	109.17	304

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	19.27	-1.30	0.00	3.72	23.50	31.08	35.16	37.82	255
Appl Inc Tax+TE/Pretax NOI+TE	29.15	0.00	3.38	22.24	33.15	37.04	40.14	42.62	255

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.39	26.94	32.17	40.80	50.54	58.03	64.54	68.58	304
Commercial and Industrial Loans	9.06	2.12	3.05	5.10	8.04	12.69	18.79	23.89	304
Loans to Individuals	2.03	0.10	0.17	0.55	1.42	2.84	6.36	11.88	304
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	304
Agricultural Loans	0.68	0.00	0.00	0.00	0.09	1.15	3.75	7.10	304
Other Loans and Leases	1.05	0.00	0.01	0.17	0.60	1.47	3.92	6.21	304
Net Loans and Leases	63.58	43.52	49.53	56.56	63.58	70.76	76.46	79.00	304
Debt Securities Over 1 Year	18.51	1.84	5.22	11.30	18.48	25.43	32.37	39.04	304
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.12	0.40	0.82	304
Subtotal	83.14	67.56	71.86	78.69	84.27	87.78	90.41	91.63	304
Interest-Bearing Bank Balances	4.71	0.04	0.22	1.25	3.49	7.77	12.94	14.96	304
Federal Funds Sold & Reverse Repos	0.23	0.00	0.00	0.00	0.00	0.18	1.54	2.54	304
Debt Securities 1 Year or Less	1.53	0.00	0.04	0.27	0.92	2.66	4.67	7.23	304
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	304
Total Earning Assets	90.76	84.24	86.33	88.68	91.18	92.72	93.99	95.16	304
Non-Int Cash and Due From Dep Inst	1.66	0.52	0.75	1.16	1.58	2.14	2.72	3.24	304
Other Real Estate Owned	0.90	0.00	0.03	0.14	0.55	1.42	2.65	4.10	304
All Other Assets	7.44	3.51	4.37	5.45	7.05	9.18	11.81	13.79	304
MEMORANDA:									
Short-Term Investments	7.14	1.02	1.78	3.22	6.04	10.78	15.71	18.92	304
U.S. Treasury Securities	0.14	0.00	0.00	0.00	0.00	0.02	1.09	2.95	304
U.S. Agency Securities (excl MBS)	3.85	0.00	0.00	0.64	2.99	7.28	11.37	13.91	304
Municipal Securities	3.36	0.00	0.01	0.58	2.27	5.47	9.55	11.29	304
Mortgage-Backed Securities	10.65	0.00	0.25	3.90	9.59	16.72	23.78	29.46	304
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.30	0.69	304
Other Debt Securities	0.28	0.00	0.00	0.00	0.02	0.39	1.61	2.86	304
RE Loans Secured by 1-4 Family	15.57	3.58	5.19	9.02	14.02	21.53	28.61	33.56	304
Revolving	3.15	0.00	0.21	1.21	2.86	4.78	6.92	8.68	304
Closed-End, Sec by First Liens	11.04	2.18	3.30	5.85	9.45	16.02	22.22	27.73	304
Closed-End, Sec by Junior Liens	0.98	0.07	0.15	0.49	0.90	1.37	2.17	2.73	304
Commercial Real Estate Loans	30.71	12.07	17.00	23.01	30.08	37.74	46.86	51.25	304
Construction and Land Dev	5.36	0.87	1.25	2.81	5.12	7.66	10.68	13.32	304
Multifamily	2.23	0.19	0.48	1.05	1.81	3.13	5.29	8.53	304
Nonfarm Nonresidential	22.28	9.09	12.50	16.43	21.90	26.99	32.90	40.59	304
RE Loans Secured by Farmland	1.29	0.00	0.00	0.04	0.61	2.27	5.05	6.45	304
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.91	50.37	56.31	67.26	78.70	86.70	91.31	94.96	304
RE Loans Secured by 1-4 Family	24.48	4.64	8.73	14.38	23.76	34.07	43.86	49.76	304
Revolving	4.92	0.01	0.27	1.95	4.54	7.50	10.90	13.11	304
Closed-End	19.12	3.11	5.79	10.73	18.24	26.40	34.97	41.10	304
Commercial Real Estate Loans	47.68	22.13	28.86	37.80	48.25	56.08	67.56	74.61	304
Construction and Land Dev	8.30	1.51	2.10	4.44	7.71	11.79	15.55	19.66	304
Multifamily	3.41	0.32	0.79	1.72	2.93	4.57	7.69	11.96	304
Nonfarm Nonresidential	34.62	16.81	20.94	26.58	33.69	41.76	50.49	55.47	304
RE Loans Secured by Farmland	2.05	0.00	0.00	0.08	1.08	3.62	7.88	10.97	304
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	304
Commercial and Industrial Loans	14.06	3.16	5.05	8.00	12.84	19.31	26.39	34.79	304
Loans to Individuals	3.27	0.15	0.26	0.84	2.18	4.38	9.54	19.51	304
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.02	0.30	0.60	304
Agricultural Loans	1.11	0.00	0.00	0.00	0.14	1.81	5.60	11.69	304
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Other Loans and Leases	1.65	0.00	0.01	0.27	0.96	2.40	5.63	9.31	304

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.14	1.02	1.78	3.22	6.04	10.78	15.71	18.92	304
Liquid Assets	23.26	11.43	12.96	17.47	22.51	29.36	35.09	40.26	304
Investment Securities	20.81	4.49	7.53	13.14	20.10	28.59	35.20	41.37	304
Net Loans and Leases	63.58	43.52	49.53	56.56	63.58	70.76	76.46	79.00	304
Net Lns, Ls & Stdby Ltrs of Credit	64.23	44.13	49.77	57.23	64.30	71.36	77.54	79.63	304
Core Deposits	65.35	41.36	52.06	59.45	66.72	71.71	76.52	78.62	304
Noncore Funding	22.68	9.60	11.81	16.18	21.34	28.38	37.11	43.79	304
Time Deposits of \$100K or More	13.71	5.16	6.32	9.27	12.86	17.81	23.26	27.02	304
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Fed Funds Purchased and Repos	1.87	0.00	0.00	0.06	1.28	3.47	6.34	8.50	304
Net Fed Funds Purchased (Sold)	1.68	-1.58	-0.41	0.00	1.00	3.07	6.12	7.87	304
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Oth Borrowings W/Rem Mat 1 Yr or Less	0.81	0.00	0.00	0.00	0.42	1.49	2.98	3.99	304
Earning Assets Repr in 1 Year	32.45	15.43	17.86	22.73	31.25	41.23	49.76	55.88	304
Int-Bearing Liab Repr in 1 Year	26.99	6.89	11.10	15.71	23.08	35.99	57.10	63.27	304
Long-Term Debt Repr in 1 Year	0.25	0.00	0.00	0.00	0.00	0.17	1.61	2.87	304
Net Assets Repriceable in 1 Year	5.06	-33.58	-20.39	-2.83	6.23	14.36	24.03	31.42	304
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.11	-10.02	-0.89	10.31	17.20	26.43	35.86	44.35	304
Net ST Noncore Funding Dependence	6.52	-16.77	-9.21	-0.13	6.72	13.67	20.95	24.74	304
Short-Term Inv/ST Noncore Funding	72.21	6.45	12.40	24.51	50.20	96.17	215.05	344.75	300
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.17	-8.82	-6.17	3.30	12.65	23.32	37.92	52.38	304
Net Loans and Leases/Total Deposits	78.13	53.19	60.43	69.28	78.57	86.18	94.60	98.97	304
Net Loans and Leases/Core Deposits	98.76	63.51	71.40	82.92	96.88	112.00	128.50	149.03	304
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.60	-0.44	-0.08	0.00	0.06	1.06	2.65	4.33	147
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.40	-1.55	0.00	1.06	2.63	5.33	8.76	11.03	296
Struct Notes Appr(Depr)/T1 Cap	0.05	-0.27	-0.08	-0.00	0.02	0.09	0.24	0.43	169
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.25	0.00	0.00	0.00	0.00	5.62	36.21	53.20	304
Available-For-Sale Securities	94.74	46.05	61.65	94.33	100.00	100.00	100.00	100.00	304
U.S. Treasury Securities	0.92	0.00	0.00	0.00	0.00	0.18	6.80	16.16	304
U.S. Agency Securities (excl MBS)	20.71	0.00	0.00	3.53	19.56	34.24	57.12	76.62	304
Municipal Securities	16.88	0.00	0.34	3.99	13.39	26.54	42.02	51.26	304
Mortgage-Backed Securities	50.41	0.19	3.11	30.17	52.52	73.50	86.95	93.68	304
Asset-Backed Securities	0.19	0.00	0.00	0.00	0.00	0.04	1.43	3.48	304
Other Debt Securities	1.46	0.00	0.00	0.00	0.08	2.07	6.51	17.53	304
Mutual Funds and Equity Securities	0.45	0.00	0.00	0.00	0.02	0.66	2.18	4.12	304
Debt Securities 1 Year or Less	8.53	0.02	0.18	1.71	4.68	14.25	25.95	37.31	304
Debt Securities 1 To 5 Years	29.18	1.25	3.97	12.57	28.63	45.94	57.92	69.36	304
Debt Securities Over 5 Years	57.97	6.60	15.22	37.58	57.45	80.87	92.88	95.77	304
Pledged Securities	51.96	9.26	16.90	33.97	51.31	70.58	87.88	91.07	304
Structured Notes, Fair Value	3.53	0.00	0.00	0.00	0.53	6.03	16.16	24.81	304

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.55	0.00	0.08	0.20	0.46	0.80	1.35	2.04	304
Provision for Ln&Ls Losses/Avg Lns&Ls	0.85	0.01	0.15	0.31	0.67	1.29	2.07	3.07	304
Provision for Ln&Ls Losses/Net Losses	125.81	0.00	32.48	66.79	105.39	159.59	288.91	537.37	302
Ln&Ls Allowance/Total Loans & Leases	2.07	0.98	1.15	1.44	1.85	2.55	3.56	4.58	304
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.34	0.85	1.00	1.47	2.89	5.72	12.54	23.10	289
ALLL/Nonaccrual Assets	96.34	25.68	34.27	48.24	78.70	131.06	222.81	321.66	301
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	89.89	20.56	30.82	47.25	72.15	119.81	211.72	293.02	303
Gross Ln&Ls Losses/Avg Loans & Leases	1.04	0.06	0.14	0.28	0.70	1.66	2.72	4.08	304
Recoveries/Avg Loans and Leases	0.11	0.00	0.01	0.03	0.08	0.17	0.33	0.58	304
Net Losses/Avg Loans and Leases	0.90	0.00	0.05	0.22	0.61	1.49	2.54	3.46	304
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Recoveries/Prior Year-End Losses	5.26	0.71	1.08	2.20	4.02	7.65	13.40	16.97	299
Earnings Coverage of Net Losses (X)	5.59	-2.21	-0.18	0.93	2.74	8.49	20.05	44.57	302
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.89	0.00	0.03	0.18	0.60	1.43	2.78	4.22	302
RE Loans Secured By 1-4 Family	0.72	0.00	0.01	0.12	0.43	1.17	2.56	4.05	302
Revolving	0.54	-0.02	0.00	0.00	0.19	1.01	2.06	3.08	290
Closed-End	0.70	-0.00	0.00	0.09	0.41	1.19	2.40	3.53	302
Commercial Real Estate Loans	0.98	-0.01	-0.00	0.10	0.58	1.69	3.07	4.67	302
Construction and Land Dev	2.60	-0.12	0.00	0.00	1.12	4.81	9.97	13.71	301
Multifamily	0.32	-0.04	0.00	0.00	0.00	0.31	1.66	4.53	301
Nonfarm Nonresidential	0.59	-0.02	-0.00	0.00	0.24	0.93	2.38	3.38	302
RE Loans Secured by Farmland	0.02	-0.05	0.00	0.00	0.00	0.00	0.12	0.87	251
Commercial and Industrial Loans	0.93	-0.23	-0.05	0.07	0.43	1.38	3.69	5.47	304
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Loans to Individuals	1.14	0.04	0.09	0.25	0.60	1.69	3.98	5.78	254
Credit Card Loans	2.33	0.00	0.00	0.00	1.55	3.95	5.76	12.90	93
Agricultural Loans	0.01	-0.34	-0.02	0.00	0.00	0.00	0.09	0.55	214
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.78	-0.29	-0.01	0.00	0.00	0.55	4.24	12.40	291

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

30-89 Days PD Loans and Leases	0.87	0.10	0.19	0.40	0.74	1.22	1.98	3.08	304
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.00	0.02	0.13	0.44	0.86	304
Nonaccrual Loans and Leases	3.13	0.37	0.60	1.27	2.44	4.49	8.04	11.48	304
90+ Days PD and Nonaccrual Loans and Leases	3.43	0.48	0.67	1.38	2.78	4.82	8.71	12.18	304
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.18	0.38	304
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	304
Nonaccrual Restructured	0.52	0.00	0.00	0.01	0.30	0.86	1.96	2.58	304
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.87	0.10	0.19	0.40	0.74	1.22	1.98	3.08	304
90+ Days Past Due Assets	0.09	0.00	0.00	0.00	0.02	0.13	0.44	0.86	304
Nonaccrual Assets	3.16	0.37	0.63	1.27	2.44	4.52	8.04	11.73	304
30+ Days PD & Nonaccrual Assets	4.42	0.86	1.21	2.02	3.57	6.16	10.66	16.09	304
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.24	0.27	0.44	0.92	1.74	3.28	5.70	8.57	304
90+ PD & Nonaccrual Assets + OREO	3.21	0.38	0.57	1.24	2.48	4.73	8.19	11.66	304
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.72	0.41	0.71	1.44	2.78	5.52	9.38	12.67	304
Allowance for Loan & Lease Losses	258.60	46.16	84.89	139.00	227.38	366.91	529.48	659.97	302
Equity Cap + ALLL	34.18	3.66	6.72	11.99	25.84	49.85	94.94	113.39	298
Tier 1 Cap + ALLL	34.64	3.66	7.10	13.51	26.41	49.04	91.17	127.19	304
Loans & Leases + RE Acquired	5.64	0.69	1.08	2.17	4.13	8.33	13.99	17.36	304

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.88	0.08	0.16	0.39	0.75	1.35	1.93	2.82	302
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.12	0.49	0.92	302
	- Nonaccrual	3.56	0.41	0.73	1.39	2.67	5.01	9.50	12.87	302
Coml & Indl	- 30-89 Days PD	0.70	0.00	0.04	0.17	0.47	1.11	2.06	3.04	304
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.04	0.50	0.75	304
	- Nonaccrual	1.88	0.01	0.10	0.48	1.34	2.79	5.11	9.09	304
Individuals	- 30-89 Days PD	0.97	0.00	0.01	0.29	0.77	1.50	2.28	3.54	303
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.28	0.62	303
	- Nonaccrual	0.42	0.00	0.00	0.01	0.23	0.67	1.59	3.10	303
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Agricultural	- 30-89 Days PD	0.12	0.00	0.00	0.00	0.00	0.08	0.63	1.78	214
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	214
	- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.22	1.54	3.33	214
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&LS	- 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.24	1.19	2.72	291
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.16	291
	- Nonaccrual	0.28	0.00	0.00	0.00	0.00	0.06	1.61	7.89	291
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.03	0.02	0.18	0.44	0.90	1.48	2.32	3.25	302
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.15	0.39	0.73	302
	- Nonaccrual	2.56	0.15	0.38	0.89	1.78	3.79	6.98	9.21	302
Revolving	- 30-89 Days PD	0.47	0.00	0.00	0.05	0.35	0.78	1.48	2.21	290
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.44	290
	- Nonaccrual	0.95	0.00	0.00	0.03	0.61	1.72	3.28	5.07	290
Closed-End	- 30-89 Days PD	1.16	0.00	0.08	0.42	1.01	1.76	2.68	3.91	302
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.16	0.44	0.86	302
	- Nonaccrual	3.02	0.13	0.40	0.94	1.99	4.42	8.59	12.63	302
	- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.05	0.15	0.31	0.39	302
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.08	302
	- Jr Lien Nonaccrual	0.20	0.00	0.00	0.01	0.10	0.32	0.77	1.71	302
Commercial RE	- 30-89 Days PD	0.82	0.00	0.03	0.19	0.63	1.30	2.25	3.14	302
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.07	0.47	1.29	302
	- Nonaccrual	4.20	0.29	0.57	1.55	3.26	6.14	11.49	14.02	302
Const & Dev	- 30-89 Days PD	0.87	0.00	0.00	0.00	0.37	1.53	3.77	5.45	301
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.00	0.99	2.81	301
	- Nonaccrual	10.76	0.00	0.06	2.20	7.89	16.23	28.67	40.56	301
Multifamily	- 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.35	1.94	4.96	301
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	301
	- Nonaccrual	2.09	0.00	0.00	0.00	0.39	3.29	10.30	17.01	301
Nonfarm Nres-	- 30-89 Days PD	0.68	0.00	0.00	0.16	0.54	1.12	2.10	3.63	302
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.05	0.35	1.05	302
	- Nonaccrual	2.72	0.05	0.25	0.84	2.00	4.29	6.90	10.38	302
Farmland	- 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.57	1.76	3.09	251
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.29	1.12	251
	- Nonaccrual	1.80	0.00	0.00	0.00	0.20	2.08	9.76	16.02	251
Credit Card	- 30-89 Days PD	0.89	0.00	0.00	0.00	0.49	1.54	3.05	4.29	93
	- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.00	0.16	0.73	1.89	93
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.51	1.18	93

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.39	5.69	6.68	7.95	9.27	10.52	12.98	15.03	304
Tier 1 RBC Ratio	13.56	7.37	9.05	11.09	13.14	15.46	19.67	25.06	304
Total Risk-Based Capital Ratio	15.15	9.97	11.31	12.99	14.57	16.94	21.05	25.72	304
Tangible Tier 1 Leverage Ratio	9.33	5.49	6.62	7.92	9.13	10.46	12.86	15.03	304
Tangible Common Eq Cap/Tan Assets	7.81	2.12	4.30	6.00	7.77	9.38	11.87	13.50	304
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.74	3.61	4.78	7.71	11.27	15.46	20.21	22.57	304
Standby Letters of Credit	0.56	0.04	0.08	0.20	0.42	0.83	1.49	2.14	304
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.26	304
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.25	0.00	0.00	0.00	0.33	1.90	6.47	9.09	304
Interest Rate Contracts	1.21	0.00	0.00	0.00	0.31	1.83	6.47	9.03	304
Interest Rate Futures & Forward Contr	0.13	0.00	0.00	0.00	0.00	0.13	0.77	1.92	304
Written Options Contr (Int Rate)	0.16	0.00	0.00	0.00	0.00	0.22	0.86	1.82	304
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.44	304
Interest Rate Swaps	0.47	0.00	0.00	0.00	0.00	0.51	2.57	5.88	304
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.40	6.56	7.90	12.26	17.60	24.50	31.33	35.46	304

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.96	95.24	100.00	100.00	100.00	100.00	100.00	100.00	185
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.21	185
Futures and Forwards	19.02	0.00	0.00	0.00	3.28	54.67	91.88	100.00	185
Written Options	27.33	0.00	0.00	0.00	6.46	44.77	100.00	100.00	185
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Over-The-Counter	27.32	0.00	0.00	0.00	6.46	44.77	100.00	100.00	185
Purchased Options	2.53	0.00	0.00	0.00	0.00	0.00	13.72	53.68	185
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Over-The-Counter	2.53	0.00	0.00	0.00	0.00	0.00	13.72	53.68	185
Swaps	39.36	0.00	0.00	0.00	0.47	93.87	100.00	100.00	185
Held for Trading	4.12	0.00	0.00	0.00	0.00	0.00	14.33	97.86	185
Interest Rate Contracts	4.11	0.00	0.00	0.00	0.00	0.00	14.33	97.01	185
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Non-Traded	95.87	0.23	62.66	100.00	100.00	100.00	100.00	100.00	185
Interest Rate Contracts	94.97	0.00	8.92	100.00	100.00	100.00	100.00	100.00	185
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.21	185
Deriv Contr (Excl Fut & FX LE 14 Days)	70.01	0.00	0.00	50.00	90.46	100.00	100.00	100.00	185
One Year or Less	30.62	0.00	0.00	0.00	11.50	57.29	100.00	100.00	185
Over 1 Year to 5 Years	13.79	0.00	0.00	0.00	0.00	33.90	91.24	100.00	185
Over 5 Years	12.95	0.00	0.00	0.00	0.00	27.32	76.65	100.00	185
Gross Negative Fair Value (Abs Val)	1.02	0.00	0.00	0.00	0.21	2.08	4.49	6.04	185
Gross Positive Fair Value	0.86	0.00	0.00	0.00	0.47	1.46	3.05	5.70	185
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	304
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	304
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	304
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.12	304

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Ins Under Assets(P/C)/Tot Ins Und Ast	44.89	0.00	0.00	0.00	0.00	100.00	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	55.10	0.00	0.00	0.00	53.09	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Ins Activities Revenue/Adj Oper Inc	0.50	0.00	0.00	0.00	0.02	0.32	3.81	6.48	304
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	193
Credit Rel Prem Inc/Tot Prem Inc	70.00	0.00	0.00	0.00	100.00	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	30.00	0.00	0.00	0.00	0.00	50.00	100.00	100.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Ins Net Inc (P/C)/Equity (P/C)	28.01	-57.31	-57.31	-48.57	-12.85	16.46	111.53	155.76	5
Ins Net Inc (L/H)/Equity (L/H)	-141.15	-200.00	-200.00	-304.85	2.55	5.89	65.68	132.84	7
Insur Ben, Losses, Exp/Insur Premiums	231.87	0.00	0.00	0.00	41.48	242.39	396.75	848.37	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.97	0.00	0.00	0.00	0.00	3.65	52.43	76.21	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	14.35	0.00	0.00	0.00	0.00	0.11	30.31	65.15	7
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
CSV Life Insurance/Tier 1 Cap + ALLL	9.97	0.00	0.00	2.55	10.65	17.78	22.16	25.81	303
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Cost: Interest-Bearing Deposits	1.40	0.00	0.00	0.00	0.20	0.65	3.31	4.59	5
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-18.42	-100.00	-100.00	-89.18	-22.38	26.93	99.83	145.59	22
Total Selected Assets	-16.62	-100.00	-100.00	-73.96	-0.43	1.12	72.62	139.45	45
Deposits	-53.83	-100.00	-100.00	-100.00	-65.82	-25.86	-18.77	-16.19	5

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.38	0.00	0.00	37.36	82.44	106.49	145.53	264.71	145
Dividends Paid/Net Income	23.61	0.00	0.00	0.00	22.75	43.31	62.28	78.33	255
Net Income - Dividends/Avg Equity	4.34	-21.66	-4.53	1.77	5.16	7.79	10.98	15.68	298
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	80.88	0.00	0.00	0.00	85.78	138.86	260.44	432.83	206
Dividends From Nonbank Subs	0.61	0.00	0.00	0.00	0.00	0.49	4.01	9.00	206
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206
Dividends From All Subsidiaries	91.29	0.00	0.00	0.00	100.00	146.58	267.37	432.83	206
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	22.23	0.00	0.00	0.00	6.72	46.68	72.92	89.45	246
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.05	0.34	0.83	246
Mgt & Service Fees From Bank Subs	2.61	0.00	0.00	0.00	0.00	0.00	14.68	62.54	246
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.18	246
Operating Income From Bank Subs	29.29	0.00	0.00	0.00	23.69	54.09	96.27	133.98	246
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	50.78	0.00	0.00	0.00	48.61	100.00	100.00	175.80	121
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Mgt & Serv Fees From Nonbank Subs	0.86	0.00	0.00	0.00	0.00	0.00	2.55	23.83	121
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Operating Inc From Nonbank Subs	62.09	0.00	0.00	0.00	90.52	100.00	160.81	296.58	121
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	12.85	0.00	0.00	0.00	0.00	24.91	48.94	58.48	25
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.44	25
Mgt & Serv Fees From Sub BHCs	1.37	0.00	0.00	0.00	0.00	0.00	3.00	21.09	25
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Operating Income From Sub BHCs	17.44	0.00	0.00	0.00	1.19	36.75	57.66	63.74	25
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	38.05	0.00	0.00	0.00	0.00	97.53	99.90	100.00	271
Interest Income From Bank Subs	4.82	0.00	0.00	0.00	0.00	0.34	63.63	100.00	271
Mgt & Serv Fees From Bank Subs	5.52	0.00	0.00	0.00	0.00	0.00	46.05	78.79	271
Other Income From Bank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.00	8.26	271
Operating Income From Bank Subs	65.87	0.00	0.00	0.61	96.56	99.90	100.00	100.00	271
Dividends From Nonbank Subs	1.90	0.00	0.00	0.00	0.00	0.57	9.47	46.23	271
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.07	271
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	271
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	271
Operating Inc From Nonbank Subs	5.54	0.00	0.00	0.00	0.00	2.67	40.60	100.00	271
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.67	271
Loans and Adv From Subs/ST Debt	878.84	0.00	0.00	70.91	432.16	1500.49	2604.82	6288.70	47
Loans and Adv From Subs/Total Debt	337.12	0.00	0.00	4.68	174.37	463.21	1369.04	2652.66	109

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
2067007	1, 123, 162	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1140510	1, 476, 416	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1, 016, 336	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2, 276, 736	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 869, 047	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 339, 728	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1109964	1, 018, 588	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	Moved from Peer 4
1401109	2, 359, 469	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 761, 238	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 768, 748	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1082067	2, 861, 072	AMERIS BANCORP	MOULTRIE, GA	
1202258	1, 000, 556	AMES NATIONAL CORPORATION	AMES, IA	
2326629	1, 951, 861	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 250, 507	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 901, 774	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1, 012, 511	ASSABET VALLEY BANCORP	HUDSON, MA	
1108350	1, 293, 765	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1, 505, 476	BANC ED CORP. , THE	EDWARDSVILLE, IL	
1082209	1, 028, 035	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
2896458	1, 618, 219	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	2, 465, 838	BANCORP, INC. , THE	WILMINGTON, DE	
1097306	2, 232, 809	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 157, 819	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 516, 996	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 074, 978	BANK IOWA CORPORATION	WEST DES MOINES, IA	
1205398	1, 085, 785	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 601, 719	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1, 337, 393	BANK OF MARIN BANCORP	NOVATO, CA	
3434624	2, 299, 643	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 099, 080	BANTERRA CORP	ELDORADO, IL	
1115385	1, 153, 210	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1, 017, 561	BAYLAKE CORP.	STURGEON BAY, WI	
3170539	1, 100, 483	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1, 283, 874	BEACON BANCORP	TAUNTON, MA	
1246159	2, 289, 476	BESSEMER GROUP, INCORPORATED,	WOODBRIIDGE, NJ	
1919770	1, 122, 674	BIG SANDY HOLDING COMPANY	LIMON, CO	
4228875	1, 838, 419	BLUE RIDGE HOLDINGS, INC.	ATLANTA, GA	New Y-9C/BHCPR reporter
3141650	2, 146, 745	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 357, 343	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 279, 604	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1, 190, 030	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1, 035, 115	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	Moved from Peer 4
1209145	1, 430, 679	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2, 382, 131	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 740, 727	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2, 888, 708	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1115013	1, 156, 726	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2, 200, 797	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2, 331, 014	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 689, 894	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
1085509	2, 579, 872	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
1247334	2,945,826	CAPITOL BANCORP LTD.	LANSING, MI	Moved from Peer 2
2682996	2,164,947	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1,562,559	CASCADE BANCORP	BEND, OR	
3327025	1,143,088	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,418,866	CBFH, INC.	ORANGE, TX	
1493654	1,253,616	CBS BANC-CORP.	RUSSELLVILLE, AL	
1053496	1,009,610	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,307,438	CENTER BANCORP, INC.	UNION, NJ	
3003178	2,270,353	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	2,156,526	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
2856498	1,298,606	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	2,571,140	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	2,108,344	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,100,637	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1,021,569	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	2,597,929	CENTURY BANCORP, INC.	MEDFORD, MA	
1133594	1,237,625	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	Moved from Peer 4
1486517	1,603,902	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,309,650	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,135,432	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,714,764	CITY HOLDING COMPANY	CROSS LANES, WV	
1118340	1,491,194	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,430,884	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,418,235	COBIZ FINANCIAL, INC.	DENVER, CO	
1085170	1,197,573	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,432,779	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,180,243	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
3967430	2,268,945	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,274,645	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,065,482	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1427501	1,470,189	COMMUNITY BANCSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,560,288	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	2,062,372	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1,250,599	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,128,826	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1,129,042	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	1,793,581	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	2,612,046	DANVERS BANCORP, INC.	DANVERS, MA	
2107707	2,342,032	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,105,427	DURANT BANCORP, INC.	DURANT, OK	
2652104	2,354,129	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1,067,436	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
3808131	1,274,625	EDUCATIONAL SERVICES OF AMERIC	KNOXVILLE, TN	
1135824	1,486,103	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,466,495	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,470,508	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2,935,445	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1104923	1,184,891	EXTRACO CORPORATION	WACO, TX	
1055315	1,729,579	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,847,695	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,492,496	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
1098732	1,931,684	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,014,221	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,416,706	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	2,043,474	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,282,944	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,914,453	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,187,050	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,417,690	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,086,420	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,588,377	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,096,377	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,801,981	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1246533	1,089,102	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1203509	1,129,446	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,014,590	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,256,393	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,206,399	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,632,372	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1,131,939	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,492,672	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1,241,605	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1,161,268	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1,623,090	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,164,220	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,514,011	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1,083,582	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
3485541	1,653,937	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	1,855,134	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1,050,935	FIRST OLATHE BANCSHARES, INC.	MISSION HILLS, KS	
2836801	1,108,421	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,055,841	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,204,830	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,270,110	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,463,522	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1,483,786	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,581,760	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,075,794	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	1,722,235	FNB UNITED CORP.	ASHEBORO, NC	
1128358	1,429,462	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	1,007,721	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	Moved from Peer 4
1026801	2,356,047	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,022,780	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,780,493	FVNB CORP.	VICTORIA, TX	
1098620	1,818,824	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
1133277	2,293,815	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
3254952	1,747,060	GUARANTY BANCORP	DENVER, CO	
1862036	1,021,266	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	Moved from Peer 4
3392331	1,056,160	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	New Y-9C/BHCPR reporter
3012554	2,597,384	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
2900261	2,710,821	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	1,607,783	HAPPY BANCSHARES, INC.	CANYON, TX	

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
2038409	1, 194, 707	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1, 833, 523	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1, 262, 069	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1, 338, 735	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	1, 941, 130	HILLS BANCORPORATION	HILLS, IA	
3843057	1, 275, 634	HOME FEDERAL BANCORP, INC.	NAMPA, ID	New Y-9C/BHCPR reporter
2592714	2, 774, 614	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 413, 737	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2, 817, 815	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1, 135, 908	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1, 098, 333	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2, 317, 608	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1, 204, 494	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
3059504	1, 039, 797	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2112439	1, 664, 071	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1, 240, 411	INLAND BANCORP, INC.	OAK BROOK, IL	
1132654	1, 998, 832	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
2049302	2, 050, 379	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 318, 520	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1, 281, 270	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1, 491, 130	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1, 008, 309	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	Moved from Peer 4
1404799	2, 741, 580	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2, 734, 824	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1, 087, 269	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1, 586, 156	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 579, 675	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1, 559, 516	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1, 074, 140	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3101784	2, 621, 771	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1, 157, 344	LNB BANCORP INC.	LORAIN, OH	
2325350	2, 263, 499	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1, 366, 579	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1, 083, 581	LSB FINANCIAL	LACONIA, NH	
2634696	1, 518, 632	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2, 820, 354	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1, 474, 534	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1, 736, 174	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 232, 438	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1, 537, 877	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1, 430, 778	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1, 141, 827	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2, 061, 022	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2, 387, 029	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1, 491, 265	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2, 847, 621	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1, 144, 667	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1, 538, 374	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1, 049, 105	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1, 080, 208	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1, 645, 334	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
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1126354	1,035,460	MINNEHAHA BANSHARES, INC.	SIoux FALLS, SD	
1141348	1,606,896	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2,967,288	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1,165,819	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,441,307	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,034,857	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1202052	1,496,371	NEB CORPORATION	FOND DU LAC, WI	
1076002	1,735,829	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,899,847	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1,049,337	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,288,591	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,252,093	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1,079,845	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	1,981,409	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,709,381	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1,531,290	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,229,730	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
1075984	1,271,609	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,090,972	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,358,418	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,306,755	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,510,740	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1,204,841	PEOPLES BANCORP	LYNDEN, WA	
1070578	1,803,095	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,072,967	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,671,251	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1108163	1,010,043	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,676,461	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,140,107	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1,322,318	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1,069,761	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	1,878,488	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1,979,106	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1,229,908	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,483,175	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	1,747,208	ROCKVILLE FINANCIAL, INC.	ROCKVILLE, CT	
2066886	1,178,612	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1249730	1,946,494	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2,833,306	SALEM FIVE BANCORP	SALEM, MA	
1493560	1,002,254	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1085013	2,082,863	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,088,292	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	2,026,262	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,124,191	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1,345,899	SIERRA BANCORP	PORTERVILLE, CA	
2532402	1,578,068	SINOPAC BANCORP	LOS ANGELES, CA	
4091800	1,560,321	SKBHC HOLDINGS LLC	SCOTTSDALE, AZ	
2033226	2,053,580	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,600,541	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,119,940	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	1,370,051	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
2981831	1,561,986	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062621	2,660,495	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1,281,085	SPIRIT BANCORP, INC.	BRISTOW, OK	
3345430	1,445,320	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,219,624	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,595,539	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,496,916	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,626,136	STATE BANCORP, INC.	NEW HYDE PARK, NY	
4036324	2,772,326	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,038,864	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,344,844	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,935,455	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2,581,071	STERLING BANCORP	NEW YORK, NY	
1126046	1,986,671	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	1,950,432	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,576,343	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,122,011	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1,468,025	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,714,503	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
3609682	2,231,966	TALMER BANCORP INC.	TROY, MI	Name change from FIRST MICHIGAN BANCORP, INC.
1246467	1,006,743	TAMPA BANKING COMPANY, THE	TAMPA, FL	Moved from Peer 4
2916169	1,482,203	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1118292	2,526,494	TOWER BANCORP INC.	HARRISBURG, PA	
1070420	1,058,492	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,108,314	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,176,184	TRICO BANCSHARES	CHICO, CA	
1056161	1,552,873	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1,756,036	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,263,981	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,068,319	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,227,834	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	2,058,377	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,033,591	USAMERIBANCORP, INC.	CLEARWATER, FL	
2012315	1,289,307	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,797,775	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1,461,278	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1,677,288	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1115349	2,937,039	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	1,050,398	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,261,136	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,462,556	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,933,113	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,958,742	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,681,246	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,499,609	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,157,489	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	2,081,041	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,260,509	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	1,934,469	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 304 bank holding companies.